Case 08-13300 Doc 1 Filed 05/23/08 Entered 05/23/08 14:23:05 Desc Main Document Page 1 of 46

B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
			United No			ruptcy t of Illin		t			Vo	luntary Petition
	ebtor (if ind Jennifer [er Last, First	, Middle):			Nam	e of Joint D	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the I, maiden, and			8 years		
Last four dig	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E	IN Last	four digits or ore than one, s	of Soc. Sec. or state all)	r Individual-'	Taxpayer 1	I.D. (ITIN) No./Complete EIN
	ess of Debto Le Moyne		Street, City,	and State)):		Stree	t Address of	f Joint Debtor	(No. and St	reet, City,	and State):
Chicago	, IL				_	ZIP Code	:					ZIP Code
County of R Cook	Residence or	of the Prin	cipal Place o	f Busines		60622	Cour	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mail	ng Address	of Joint Debt	tor (if differe	nt from st	reet address):
						ZIP Code	:					ZIP Code
T .: C	D: : 1 A	, CD	. D.I.									
(if different			siness Debtor ove):	ŗ								
		f Debtor organization)				of Business	3		-	of Bankruj Petition is Fi		Under Which
☐ Corporat ☐ Partners! ☐ Other (If	tal (includes ibit D on pation (include hip	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	☐ Sing in 1 ☐ Rail ☐ Stool ☐ Con ☐ Clea	1 U.S.C. § froad ckbroker nmodity Br aring Bank er Tax-Exe (Check box ttor is a tax-	eal Estate as 101 (51B) oker empt Entity c, if applicable exempt org	, e) ganization	define	ter 9 ter 11 ter 12	Of Consumer debts. \$ 101(8) as	a Foreign hapter 15 a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding Debts are primarily business debts.
						of the Unite nal Revenu			onal, family, or			
attach si is unable	ee to be paid gned applic e to pay fee ee waiver re	thed in installmation for the except in integrated (appearance)	ee (Check or nents (applica e court's con- nstallments. I oplicable to c e court's con-	able to inc sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent l are less that tith this petiti n were solici	s defined i or as defin iquidated in \$2,190,0	n 11 U.S.C. § 101(51D). led in 11 U.S.C. § 101(51D). debts (excluding debts owed) 100. lition from one or more S.C. § 1126(b).
Debtor e	estimates that estimates that	nt funds will nt, after any	ation I be available exempt prop for distribut	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,000 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 46	Page 2
Voluntar	y Petition	Name of Debtor(s): Dagley, Jennifer D	
(This page mu	ust be completed and filed in every case)	Dagley, Jerlillier D	
1 3	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, a	attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If n	nore than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K a pursuant to s and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United S	there named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, states Code, and have explained the relief available rether certify that I delivered to the debtor the notice b).
		Signature of Attorney for Chau T. Nguyen #6	Debtor(s) (Date)
	Fvb	<u> </u> ibit C	-
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and id	lentifiable harm to public health or safety?
	Exh	ibit D	
_	leted by every individual debtor. If a joint petition is filed, ea	-	attach a separate Exhibit D.)
Exhibit If this is a join	D completed and signed by the debtor is attached and made	a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petitio	n.
	Information Regardin	g the Debtor - Venue	
_	(Check any ap	•	1
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, gr	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a	defendant in an action or
	Certification by a Debtor Who Reside (Check all app		Property
	Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)	<u></u>	
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. §	362(l)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

Signature(s) of Debtor(s) (Individual/Joint)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jennifer D Dagley

Signature of Debtor Jennifer D Dagley

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 23, 2008

Date

Signature of Attorney*

X /s/ Chau T. Nguyen

Signature of Attorney for Debtor(s)

Chau T. Nguyen #6293470

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

May 23, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Dagley, Jennifer D

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer D Dagley		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a
certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
☐ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the

opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances
here. l

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
requirement of 11 U.S.C. § 109(n) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
C'anatom of Daltania and the same of the s
Signature of Debtor: /s/ Jennifer D Dagley Jennifer D Dagley
Date: May 23, 2008
Date. Way 20, 2000

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer D Dagley		Case No		
_		Debtor	,		
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,775.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		116,790.59	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,030.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,028.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	1,775.00		
			Total Liabilities	116,790.59	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer D Dagley		Case No.		
•		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	106,325.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	106,325.00

State the following:

Average Income (from Schedule I, Line 16)	2,030.00
Average Expenses (from Schedule J, Line 18)	2,028.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,914.87

State the following:

State the 1000 was		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		116,790.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		116,790.59

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B6A (Official Form 6A) (12/07)

In re	Jennifer D Dagley		Case No.	
•	<u> </u>	Debtor		

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Jennifer D Dagley		Case No.	
		Debtor	,	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Washington Mutual	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	-	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, tapes, CD's, etc.	-	200.00
6.	Wearing apparel.		Personal used clothing	-	200.00
7.	Furs and jewelry.		Miscellaneous costume jewelry	-	175.00
8.	Firearms and sports, photographic, and other hobby equipment.		Miscellaneous	-	200.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

2 continuation sheets attached to the Schedule of Personal Property

1,575.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jennifer D Dagley	Case No.	
,		Debtor	

_ -----

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Debtor is owed back child support	-	200.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Do you expect to receive a tax refund for this filing year?	-	0.00
			If so, how much do you expect to receive? What amount of your refund will be Earned Income Credit?		
			2007 Federal Tax Refund: \$1092	-	0.00
			Earned Income Credit: \$2853		
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Tota	Sub-Total	al > 200.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jennifer D Dagley	Case No
	• •	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Χ			
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > 0.00
			(To	otal of this page)	1 775 00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Jennifer D Dagley		Case No.	
		Debter	- /	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	800.00	800.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's, etc.	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	200.00	200.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	175.00	175.00
<u>Firearms and Sports, Photographic and Other Hobby</u> Miscellaneous	Equipment 735 ILCS 5/12-1001(b)	200.00	200.00
Other Liquidated Debts Owing Debtor Including Tax R 2007 Federal Tax Refund: \$1092	Refund 735 ILCS 5/12-1001(b)	0.00	0.00

Earned Income Credit: \$2853

Total: 1,575.00 1,575.00

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B6D (Official Form 6D) (12/07)

In re	Jennifer D Dagley		Case No.	
-		Debtor	_,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	<u>0</u>	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZF _ ZG Z F	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				T	T E			
			Value \$		D			
Account No.	┪					П		
Account No.			Value \$					
4	\dashv		value \$	\dashv		Н		
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S	ubto	ota	1		
continuation sheets attached			(Total of th	is p	ag	e)		
			(Report on Summary of Sci		ota ule		0.00	0.00

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B6E (Official Form 6E) (12/07)

•			
In re	Jennifer D Dagley	Case No.	
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $$10,950$ * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. $$507(a)(4)$.
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Jennifer D Dagley		Case No.	
		Debtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community		č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		ID AIM	ONTLNGEN	NL-QU-DATED	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxPAx0002			Opened 8/01/02 Last Active 1/01/08		T	T E		
Aes/educaid Pob 2461 Harrisburg, PA 17101		-	Educational	_		D		0.00
Account No. xxxxxxxxxPAx0003	T	H	Opened 8/01/02 Last Active 1/01/08					
Aes/educaid Pob 2461 Harrisburg, PA 17101		-	Educational					0.00
Account No. xxxxxxxxxPAx0001 Aes/wachovia Pob 2461 Harrisburg, PA 17101		-	Opened 7/01/02 Last Active 1/01/08 Educational					
								3,405.00
Account No. xxxx2406 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Opened 5/23/07 Last Active 11/01/07 Collection Washington Mutual Bank					2,218.00
9 continuation sheets attached			1	L Su Γotal of thi				5,623.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jennifer D Dagley	Case No	
-		Debtor ,	

	T ~	1		-	_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIR IS SUBJECT TO SETOFF, SO STATE.	мI	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8050			05		Т	E		
Atlantic Credit & Finance Inc PO Box 13386 Roanoke, VA 24033		-	Credit Card			D		2,622.59
Account No. xxxxxxxxx81NDSL18	┢		Opened 8/07/95 Last Active 1/01/02				┢	
Ball State University 2000 W University Ave Muncie, IN 47306		-	Educational					50.00
Account No. xxMxxx4417	\vdash	H	08				\vdash	
Blitt and Gaines, P.C. 318 W. Adams Street Suite 1600 Chicago, IL 60606		-	Notice Only					0.00
Account No. xxxxxxxx5077			Opened 9/23/02 Last Active 5/27/06					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard					911.00
Account No. xxxxxxxx5581	\vdash		Opened 7/13/04 Last Active 6/16/06					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard					833.00
Sheet no1 of _9 sheets attached to Schedule of				Sı	ubt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(To	al of th				4,416.59

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In re	Jennifer D Dagley	Case No	
-		Debtor ,	

	1	ш.,	sband, Wife, Joint, or Community		_	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		HZEGZ-HZOO	021-00-04-60	ローのPUTmD	AMOUNT OF CLAIM
Account No. xxxxxxxx1857			Opened 12/09/04 Last Active 6/16/06		Т	T E		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard			ט		626.00
Account No. xxxx0065			Opened 12/13/06	+	\dashv			
Cbe Group 131 Tower Park Drive Suite 100 Waterloo, IA 50701		-	Collection Directv					29.00
Account No. xxxx1676 CFS-SunTech Servicing, LLC Po Box 6004 Ridgeland, MS 39158		-	Opened 8/14/02 Educational					
A V mandeed			On an ad 40/40/00		_			0.00
Account No. xxxx1663 CFS-SunTech Servicing, LLC Po Box 6004 Ridgeland, MS 39158	-	-	Opened 10/16/02 Educational					0.00
Account No. xxxxxxxxxxxxx6145	\vdash		Opened 9/28/05 Last Active 6/14/06	\dashv	_			
Dell Financial Services Po Box 81577 Austin, TX 78708		-	ChargeAccount					1,945.00
Sheet no. 2 of 9 sheets attached to Schedule of	-					ota		2,600.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	or thi	s p	oag	e)	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jennifer D Dagley	Case No	
-		Debtor ,	

	16	1	usband, Wife, Joint, or Community		С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AT CONSIDERATION FOR CLAIM. IF CLAIM OF CL	LAIM	CONTINGEN	ONL-QU-DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1018			Opened 9/01/98 Last Active 1/01/00		Т	T E		
First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		-	CreditCard			D		0.00
Account No. xxxxxxxxxxx8050	t	T	Opened 12/03/03 Last Active 6/16/06				H	
HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		-	CreditCard					0.00
A	_	-	0.000 4/44/07 501 4/50 0/04/07				Ш	0.00
Account No. xxxxx9487 Nco Financial Systems 507 Prudential Rd Horsham, PA 19044		-	Opened 1/11/07 Last Active 9/01/07 Collection Commonwealth Edison					87.00
Account No. xxxxx4039	-	+	Opened 4/01/05 Last Active 9/01/06				Н	
Peoples Gas 130 E. Randolph Drive Chicago, IL 60601		-	Other					0.00
Account No. xxxxxx3112	f	\dagger	Opened 6/04/01 Last Active 3/07/05				\vdash	
Providian Financial Po Box 9180 Pleasanton, CA 94566		-	SecuredCreditCard					0.00
Sheet no. 3 of 9 sheets attached to Schedule of			1	S	ub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of th				87.00

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In re	Jennifer D Dagley		Case No.	
_		Debtor	- /	

	С	Hu	sband, Wife, Joint, or Community	10	: T	u I	рΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1		UNL I QU I DAT		AMOUNT OF CLAIM
Account No. xxxxxxxxxx0017			Opened 9/29/06	٦		T E D		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational			D		40,335.00
Account No. xxxxxxxxxx0010			Opened 2/10/05 Last Active 1/25/08		†	†	1	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					18,523.00
Account No. xxxxxxxxxx0013			Opened 10/18/05 Last Active 1/25/08		1		1	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					17,391.00
Account No. xxxxxxxxxx0003			Opened 5/12/03 Last Active 1/25/08	\dashv	\dagger	1	1	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					15,615.00
Account No. xxxxxxxxxx0009			Opened 1/14/04 Last Active 1/25/08	\dashv	\dagger	\dagger	7	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					11,006.00
Sheet no. 4 of 9 sheets attached to Schedule of				Su	bto	tal	\dashv	400.070.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	of this	s p	age)	102,870.00

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In re	Jennifer D Dagley	Case No	_
-		Debtor	

<u></u>		I	ahand Wife Inint or Community	16	Lii	Тъ	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx1046			Opened 2/06/04 Last Active 2/01/04	Т	T E		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational		D		0.00
Account No. xxxxxxxxx1056	T		Opened 2/06/04 Last Active 2/01/04				
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				0.00
Account No. xxxxxxxxx1026 Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Opened 8/19/02 Educational				0.00
Account No. xxxxxxxxx1046			Opened 4/21/03	+			0.00
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				0.00
Account No. xxxxxxxxx1016	1		Opened 4/11/03		\vdash		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				0.00
Sheet no5 _ of _9 _ sheets attached to Schedule of	-			Sub	tota	al	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer D Dagley		Case No	
_		Debtor		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	С	U		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUIDA	U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxx1056			Opened 4/21/03	Т	T E D	1	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational		D		0.00
Account No. xxxxxxxxxx0011			Opened 2/04/05 Last Active 9/29/06		╁	╁	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				0.00
Account No. xxxxxxxxxxx0012			Opened 2/04/05 Last Active 9/29/06		T		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				0.00
Account No. xxxxxxxxxx0015			Opened 10/25/05 Last Active 9/29/06		+	t	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				0.00
Account No. xxxxxxxxxx0014			Opened 10/18/05 Last Active 9/29/06	-	\dagger		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				0.00
Sheet no. 6 of 9 sheets attached to Schedule of	<u> </u>	<u> </u>		Sub	tot	ıL al	
Creditors Holding Unsecured Nonpriority Claims			(Total				0.00

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In re	Jennifer D Dagley		Case No.	
_		Debtor	- 7	

	-				_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONFINGEN	0M-1>0-12C	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx0001			Opened 8/19/02 Last Active 9/29/06		Т	T E		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational			ט		0.00
Account No. xxxxxxxxxxx0004			Opened 4/21/03 Last Active 9/29/06					
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		_	Educational					0.00
Account No. xxxxxxxxxxx0005			Opened 4/21/03 Last Active 9/29/06	\dashv	1			
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					0.00
Account No. xxxxxxxxxxx0007			Opened 1/12/04 Last Active 9/29/06					
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					0.00
Account No. xxxxxxxxxxx0008			Opened 1/12/04 Last Active 9/29/06	\dashv				
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					0.00
Sheet no7 _ of _9 _ sheets attached to Schedule of		_		Su	bto	ota	l	2.22
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s p	ag	e)	0.00

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In re	Jennifer D Dagley		Case No.	
_		Debtor	- /	

	_		skand Wife Link on Occasions in	—			_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGEN	UNLIQUIDATED	ローのPUFED	AMOUNT OF CLAIM
Account No. xxxxxxxx1103F Sallie Mae Servicing			Opened 1/01/04 Last Active 1/01/04 Educational	-	Ť	T E D		
Pob 9500 Wilkes Barre, PA 18773		-						
Account No. xxxxxx6811			Opened 10/02/95 Last Active 11/01/05 Educational	+	+			0.00
Us Dept Of Education Po Box 5609 Greenville, TX 75403		-						
								0.00
Account No. xxxxxx0788 Wash Mutual/Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603		-	Opened 8/10/99 Last Active 8/01/03 CreditCard					2.22
Account No. xxxxxx5399			Opened 8/01/99 Last Active 12/01/01 CreditCard					0.00
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	CreditCard					0.00
Account No. xxxxxx2236			Opened 10/17/05 Last Active 5/22/07 CreditCard		+			
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	oroanoaru					
Orechville, OO 23003								0.00
Sheet no. <u>8</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su of thi				0.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jennifer D Dagley	Case No.
		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxxxxxxxxx9033 WFNNB / Express Po Box 3427 Columbus, OH 43218	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Opened 1/06/04 Last Active 7/10/06 ChargeAccount	CONTINGENT	Q	D I S P U T E D		AMOUNT OF CLAIM
								1,194.00
Account No.	\vdash	+		+	+	t	+	
Account 140.								
Account No.	T	T		T	T	T	\dagger	
Account No.								
Account No.	-							
Sheet no9 of _9 sheets attached to Schedule of				Sub			\dagger	1,194.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pag	ge)	Ĺ	1,194.00
			(Report on Summary of So		Γota dule			116,790.59

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B6G (Official Form 6G) (12/07)

In re	Jennifer D Dagley	Case No.	
-		Debtor	
		Debioi	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-13300 Doc 1 Filed 05/23/08 Entered 05/23/08 14:23:05 Desc Main Document Page 26 of 46

B6H (Official Form 6H) (12/07)

In re	Jennifer D Dagley	Ca	ase No
-		Debtor,	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Jennifer D Dagley		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SI	POUSE		
2 Cotor & Maritan Status	RELATIONSHIP(S):	AGE(S):			
Single	dependent	8			
Employment:	DEBTOR	l	SPOUSE		
Occupation	Lighting Consultant				
Name of Employer	Hortons Lighting				
How long employed	9 months				
Address of Employer	1617 N Clybourn Ave Chicago, IL 60614				
	erage or projected monthly income at time case filed)		DEBTOR		SPOUSE
	dary, and commissions (Prorate if not paid monthly)	\$	1,615.00	\$	N/A
2. Estimate monthly overting	me	\$	0.00	\$	N/A
3. SUBTOTAL		\$_	1,615.00	\$	N/A
4. LESS PAYROLL DEDU	JCTIONS				
a. Payroll taxes and s	ocial security	\$	185.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$_	185.00	\$	N/A
6. TOTAL NET MONTHL	Y TAKE HOME PAY	\$	1,430.00	\$	N/A
7. Regular income from ope	eration of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	N/A
8. Income from real proper		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance dependents listed above	or support payments payable to the debtor for the debtor's use ve	or that of \$	300.00	\$	N/A
11. Social security or gover	rnment assistance		0.00	ф.	N1/A
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement in	ncome	\$	0.00	\$	N/A
13. Other monthly income (Specify): Child S	Support	¢	300.00	¢	N/A
(Specify).	Бирроп		0.00	ф —	N/A
		Ψ <u></u>	0.00	Ψ	111/7
14. SUBTOTAL OF LINES	S 7 THROUGH 13	\$	600.00	\$	N/A
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			2,030.00	\$	N/A
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$	2,030.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Jennifer D Dagley		Case No.	
	-	Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and t case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthl expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	y rate. The	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	533.00
a. Are real estate taxes included? Yes No _X	* <u></u>	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$ 	35.00
c. Telephone	\$ 	0.00
d. Other See Detailed Expense Attachment	\$ 	220.00
3. Home maintenance (repairs and upkeep)	\$ 	0.00
4. Food	\$ 	450.00
5. Clothing	\$ 	75.00
6. Laundry and dry cleaning	\$ 	40.00
7. Medical and dental expenses	\$ 	20.00
8. Transportation (not including car payments)	\$ 	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ ——	0.00
c. Health	\$ 	0.00
d. Auto	\$ 	0.00
e. Other	\$ 	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
	Φ	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	¢.	0.00
a. Auto	\$	
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	135.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	2,028.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20 STATEMENT OF MONTHLY NET INCOME	_	
20. STATEMENT OF MONTHLY NET INCOME	¢.	2 020 00
a. Average monthly income from Line 15 of Schedule I	\$	2,030.00
b. Average monthly expenses from Line 18 above	\$	2,028.00
c. Monthly net income (a. minus b.)	ֆ	2.00

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cable/Internet/Telephone	\$ 120.00
Cell	\$ 100.00
Total Other Utility Expenditures	\$ 220.00

Other Expenditures:

Personal Grooming/Haircuts	\$ 75.00
Drugstore Necessities	\$ 35.00
Tuition/School supplies	\$ 25.00
Total Other Expenditures	\$ 135.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer D Dagley			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	ING DERTOR'S SO	'HEDIII.	ES
	DECEMBER	OTTOLIN	I TO DEDITOR 5 5 C	IILDULI	
	DECLARATION UNDER F	PENALTY C	F PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury th 24 sheets, and that they are true and co				
Date	May 23, 2008	Signature	/s/ Jennifer D Dagley Jennifer D Dagley Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer D Dagley	Case N		
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$0.00	SOURCE Employment Income - estimated 2006
\$0.00	Employment Income - estimated 2007
\$0.00	Employment Income - estimated 2008 year to date

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,600.00 Non-Employment Income - estimated 2006 \$3,600.00 Non-Employment Income - estimated 2007

\$300.00 Non-Employment Income - estimated 2008 year to date per 01.31.08

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	
DATES OF	PAID OR	
PAYMENTS/	VALUE OF	AMOUNT STILL
TRANSFERS	TRANSFERS	OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

NAME AND ADDRESS OF CREDITOR

DATE OF PAYMENT

AMOUNT STILL

RELATIONSHIP TO DEBTOR

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

07M1-254417

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Atlantic Credit & Finance vs Jennifer Dagley

NATURE OF PROCEEDING Summons

COURT OR AGENCY
AND LOCATION
Circuit Court of Cook County,
Illinois

STATUS OR DISPOSITION Pending

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, DESCRIPTION AND VALUE OF FORECLOSURE SALE, TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT. AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE Legal Helpers 2008 \$800.00 20 W. Kinzie

Suite 1300 Chicago, IL 60610

Credit Infonet 2008 \$274.00

4540 Honeywell Ct Dayton, OH 45424-5760

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Page 35 of 46

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 5036 W Cullom Chicago IL 60647 NAME USED Same

DATES OF OCCUPANCY

04/01/05-10/01/06

2531 River Dr

Same

03/01/02-04/01/05

Highland IN 46322

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

6

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED Case 08-13300 Doc 1 Filed 05/23/08 Entered 05/23/08 14:23:05 Desc Main Document Page 37 of 46

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

7

Best Case Bankruptcy

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement

was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY
DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY RECORDS

DATE OF INVENTOR 1 RECORD

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including

compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY
OF WITHDRAWAL
AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 23, 2008	Signature	/s/ Jennifer D Dagley	
			Jennifer D Dagley	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

		Northern Distri	ict of Illinois				
In re	Jennifer D Dagley			Case No.			
		Deb	otor(s)	Chapter	7		
	CHAPTER 7 INDI	VIDUAL DEBTOR	'S STATEME	ENT OF INT	TENTION		
	I have filed a schedule of assets and liabi	lities which includes debts s	secured by property	of the estate.			
	I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.						
	I intend to do the following with respect	to property of the estate whi	ch secures those de	bts or is subject	to a lease:		
Descrip	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
-NON	1 1			,	Ü		
Descrip Propert	otion of Leased y	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t			
-NON	E-						
Date	May 23, 2008	Je	Jennifer D Dagle nnifer D Dagley	у			

Case 08-13300 Doc 1 Filed 05/23/08 Entered 05/23/08 14:23:05 Desc Main Document Page 40 of 46 United States Bankruptcy Court Northern District of Illinois

In re	Jenniter D	Dagley			Case No		
		-		Debtor(s)	Chapter	7	
	I	DISCLOSURE (OF COMPENS	ATION OF ATTOR	NEY FOR I	EBTOR(S)	
C	compensation pa	aid to me within one ye	ear before the filing o	2016(b), I certify that I an of the petition in bankruptcy, or in connection with the ban	or agreed to be p	aid to me, for services ren	
	For legal se	ervices, I have agreed t	o accept		\$	800.00	
	Prior to the	filing of this statemen	nt I have received		\$	800.00	
	Balance Du	ıe			\$	0.00	
2. 7	The source of the	e compensation paid to	o me was:				
	•	Debtor		Other (specify):			
3.	The source of co	ompensation to be paid	to me is:				
	-	Debtor		Other (specify):			
4.	■ I have no firm.	ot agreed to share the a	above-disclosed comp	pensation with any other pers	son unless they ar	e members and associates	of my law
				ation with a person or person nes of the people sharing in t			y law firm.
a t	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed.						
б. І	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions t redeem or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications.					of notions to	
			C	CERTIFICATION			
I this b	certify that the ankruptcy proce	foregoing is a completeding.	te statement of any ag	greement or arrangement for	payment to me for	or representation of the del	btor(s) in
Dated	l: May 23, 20	008		/s/ Chau T. Nguyen Chau T. Nguyen #6 Legal Helpers, PC			_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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B 201 (04/09/06)

Chau T. Nguyen #6293470

obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Chau T. Nguyen

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date					
Address:							
Sears Tower							
233 S. Wacker Suite 5150							
Chicago, IL 60606							
(312) 467-0004							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Jennifer D Dagley	X /s/ Jennifer D Dagley	May 23, 2008					
Printed Name(s) of Debtor(s)	Signature of Debtor	Date					
Case No. (if known)	X						
	Signature of Joint Debtor (if any)	Date					

May 23, 2008

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois			
In re	Jennifer D Dagley	Debtor(s)	Case No. Chapter 7		
	VEI	RIFICATION OF CREDITOR M.	·		
		Number of 6	Creditors:	21	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best (our) knowledge.				
Date:	May 23, 2008	/s/ Jennifer D Dagley Jennifer D Dagley Signature of Debtor			

Aes/educaid Pob 2461 Harrisburg, PA 17101

Aes/wachovia Pob 2461 Harrisburg, PA 17101

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Atlantic Credit & Finance Inc PO Box 13386 Roanoke, VA 24033

Ball State University 2000 W University Ave Muncie, IN 47306

Blitt and Gaines, P.C. 318 W. Adams Street Suite 1600 Chicago, IL 60606

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Cbe Group 131 Tower Park Drive Suite 100 Waterloo, IA 50701

CFS-SunTech Servicing, LLC Po Box 6004 Ridgeland, MS 39158

Dell Financial Services Po Box 81577 Austin, TX 78708 First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117

HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Nco Financial Systems 507 Prudential Rd Horsham, PA 19044

Peoples Gas 130 E. Randolph Drive Chicago, IL 60601

Providian Financial Po Box 9180 Pleasanton, CA 94566

Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773

Sallie Mae Servicing Pob 9500 Wilkes Barre, PA 18773

Us Dept Of Education Po Box 5609 Greenville, TX 75403

Wash Mutual/Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

WFNNB / Express Po Box 3427 Columbus, OH 43218